

**IN THE UNITED STATES DISTRICT COURT  
FOR THE NORTHERN DISTRICT OF ALABAMA  
SOUTHERN DIVISION**

**IN RE: BLUE CROSS BLUE SHIELD** : **Master File No. 2:13-cv-20000-RDP**  
**ANTITRUST LITIGATION** :  
**MDL 2406** :  
: **This document relates to**  
: **Subscriber Track cases**

**DECLARATION OF JENNIFER M. KEOUGH REGARDING**  
**SUPPLEMENTAL NOTICE PLAN AND SETTLEMENT ADMINISTRATION**

I, JENNIFER M. KEOUGH, declare as follows:

1. I am Chief Executive Officer (“CEO”) and President of JND Legal Administration LLC (“JND”). JND has extensive experience with all aspects of legal administration and has administered settlements in hundreds of class action cases.
2. JND was appointed as the Notice and Claims Administrator<sup>1</sup> in the above captioned litigation for the purposes of administering the Settlement Agreement, dated October 30, 2020 (ECF No. 2610-2), which was approved preliminarily by the Court in its Memorandum Opinion and Order Preliminarily Approving Settlement, Plan of Distribution, and Notice Plan, and Directing Notice to the Class, dated November 30, 2020 (“Preliminary Approval Order” or “Notice Order”). ECF No. 2641.
3. I previously filed several declarations in connection with this matter, including a Declaration Regarding Proposed Notice Plan, dated October 30, 2020 (“First Keough Declaration”); a Declaration Regarding Notice Plan and Settlement Administration, dated

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<sup>1</sup> Unless otherwise noted, capitalized terms have the same meaning as in the Settlement Agreement.

September 3, 2021 (“Second Keough Declaration”); and a Declaration Regarding Supplemental Notice to Self-Funded Accounts, dated January 10, 2022 (“Third Keough Declaration”). ECF Nos. 2611-2, 2812-2, and 2885-1, respectively. This Declaration is being filed in accordance with the Court’s Memorandum and Order Granting Motion for Supplemental Notice to Self-Funded Accounts, dated February 4, 2022 (the “Supplemental Notice Order”), to report on the implementation of the Supplemental Notice Plan and the results of that plan to date. It is based on my personal knowledge, as well as upon information provided to me by experienced JND employees, and if called upon to do so, I could and would testify competently thereto.

### **I. SUPPLEMENTAL NOTICE PLAN SUMMARY**

4. The Supplemental Notice Order outlined a five-prong plan for notice to be completed by March 18, 2022, consisting of direct mail and email notice, a broad-reaching digital media campaign tailored to business entities, media placements in industry e-newsletters, and an internet search effort. Further, according to Supplemental Notice Order, at page 7, supplemental notice was “only required to be sent to Self-Funded Accounts . . . .”

5. Thus, the supplemental direct notice effort effectuated by JND included postcard and/or email notice to all Self-Funded Entity Accounts for whom Settling Defendants provided us contact information. In total, we sent more than 183,000 direct notices.

6. The supplemental entity media campaign consisted of digital notice placements with the leading professional social media platform (LinkedIn) and top business and human resource websites, where we placed nearly one million impressions.

7. JND also caused notices to be placed in leading business and healthcare and employee benefits e-newsletters, which were sent to over 1.4 million subscribers.

8. For the digital search effort, we purchased keywords related to the Settlement, particularly keywords included in the Supplemental Notice. JND was able to cause 26,509 impressions to be delivered.

9. Class Members who received the Supplemental Notice were able to reach out to JND through the mobile-enabled, ADA-compliant dedicated Settlement Website for this case and by telephone where Class Members could speak with a live agent, via email, and through the P.O. Box set up for this matter.

10. The specifics of the Supplemental Notice Plan are discussed in detail below.

## **II. SUPPLEMENTAL NOTICE PLAN IMPLEMENTATION DETAILS**

11. Each prong of the Supplemental Notice Plan that was outlined in the Third Keough Declaration and approved by the Court's Supplemental Notice Order, is discussed below.

### **A. DIRECT NOTICE**

12. As explained in detail below, direct notice was accomplished through mailing and/or via email. Both notices provided important summary information about the opt-out and objection rights of Self-Funded Entity Accounts. Both notices also directed Self-Funded Entity Accounts to the Settlement Website, where detailed information was available, including all of the Settlement documents and a Second Blue Bid section. Both notices also provided a toll-free telephone number and a dedicated email address so that recipients could ask additional specific questions.

#### **Mail Notice**

13. The Supplemental Notice Order provided that JND would mail postcard notice to all Self-Funded Entity Accounts identified in Settling Defendants' data where a mailing address was available. Based on the data received from Settling Defendants, there were far more post office

addresses than email addresses for this population, making the largest component of the direct supplemental notice program the postcard printing and mailing.

14. Based on the records provided to JND by Settling Defendants, JND identified 169,616 Self-Funded Entity Accounts with address information needing Supplemental Notice. Attached as Exhibit A is the Postcard Supplemental Notice. Overall, a total of 169,616 Self-Funded Entity Accounts were noticed by mail. As of May 10, 2022, only 8,602 mailed Supplemental Notices, approximately 5%, were returned undeliverable by the United States Postal Service.

#### **Email Notice**

15. The Supplemental Notice Order provided that JND would send email notice to all Self-Funded Entity Accounts identified in Settling Defendants' data with a valid email address. Attached as Exhibit B is the Email Supplemental Notice.

16. As detailed in the First Keough Declaration, JND uses industry-leading email solutions to achieve the most efficient email notification campaigns. Among some of the steps we took here to ensure high deliverability of the Supplemental Email Notice were the following: (1) JND worked with Plaintiffs' Class Counsel to craft the Supplemental Email Notice to avoid spam language to improve deliverability, including running the email through spam testing software, DKIM for sender identification and authorization, and hostname evaluation and checked the send domain against the 25 most common IPv4 blacklists; (2) we used a verification program to eliminate invalid email and spam traps that would otherwise negatively impact deliverability; (3) the email content was formatted and structured in a way that receiving servers expect, allowing the email to pass easily to the recipient; (4) we avoided the use of attachments, which can send an email right to spam, and provided direct links to the Settlement Website for more detailed information; (5) with the exception of the recipient name, we avoided the use of all capitalization,

exclamation points, colored font, case-caption boxes, excessive legalese, and common trigger words to reduce spam; (6) we created an email subject line identifying the Defendant, with whom the email recipient is very familiar; (7) we used the Self-Funded Entity Account's name as the email opener to authenticate and personalize the email; (8) to ensure readability of the Supplemental Email Notice, our team reviewed and formatted the body content into a structure that is applicable to all email platforms; (9) before commencing the email notice campaign, we sent a test email to multiple ISPs and opened the email on multiple devices (iPhones, Android phones, desktop computers, tablets, etc.) to ensure the email opens as expected; and (10) JND included an "unsubscribe" link at the bottom of the Supplemental Email Notice.

17. Based on all of this work and based on the available records supplied to us by Settling Defendants, by March 18, 2022, JND sent 13,944 Supplemental Notice emails. Our records indicate that we successfully delivered the Supplemental Email Notice to 13,404 Self-Funded Entity Accounts, achieving a deliverability rate of over 96%.

**B. MEDIA CAMPAIGN**

18. To buttress Supplemental Notice to entities/companies/businesses, JND employed a digital effort targeting individuals responsible for handling and managing employee benefits and health plan issues for Self-Funded Entity Accounts, as well as business owners and partners of entities.

**Entity Digital Effort**

19. From February 19, 2022, through March 18, 2022, JND caused 479,296 digital impressions to be served through LinkedIn to senior job titles in human resource and employee benefit skills member groups and job functions, as well as to company CXOs, owners, and partners. In addition, 518,951 digital impressions were served through leading business websites

such as Yahoo Business, CNBC.com, FastCompany.com, Forbes.com, Bloomberg.com, Entrepeneur.com, WSJ.com, BusinessInsider.com and AllBusiness.com.

20. Overall, the entity digital effort served 998,247 impressions, outdelivering the 950,000 impressions planned, as discussed in paragraph 8 of the Third Keough Declaration. Our team worked with the various media to ensure that at a minimum we were able to secure the number of digital impressions recommended in the Third Keough Declaration. The cost for impressions is dynamic, as they are bought on a bid/auction basis. We implemented various optimizations and bid strategies to win impressions at lower costs. As a result, we were able to achieve bonus or over delivery at no additional cost.

21. Screenshots of the Entity Digital Supplemental Notices as they appeared on LinkedIn and various business websites are attached as Exhibit C.

#### **Entity E-Newsletters**

22. JND also caused notices to be placed in leading business and healthcare and employee benefits e-newsletters including: the March 3 and March 9 issues of *SHRM HR Daily*; the March 1 and March 8 issues of *HREBenefits*; the February 24 issue of *Employee Benefit News Wellness*; and the March 7, March 8, March 9, March 10, March 16, and March 17 issues of *Employee Benefit News First Look*.

23. Overall, the entity e-newsletters were sent to 1,413,592 subscribers, outdelivering the 1.3 million planned, as described in paragraph 9 of the Third Keough Declaration.

24. Screenshots of the Entity E-Newsletter Notices as they appeared in each of the e-newsletters are attached as Exhibit D.

### **Internet Search Campaign**

25. From February 19, 2022, through March 18, 2022, JND caused 26,509 impressions to be delivered through an internet search effort. When purchased keywords related to the Supplemental Notice were searched, a paid ad with a hyperlink to the Settlement Website often appeared on the search engine results page, to assist Class Members with locating the Settlement Website. A screenshot of the search ad as it appeared is attached as Exhibit E.

26. JND monitored and optimized the media efforts throughout the campaign to ensure successful delivery. As summarized in Exhibit F, each element of the media campaign was implemented as presented in the Third Keough Declaration, with both the entity digital and e-Newsletters delivering beyond what was originally planned.

### **III. OBJECTIONS AND OPT OUTS**

27. At the beginning of the original notice program in this case, JND established two separate United States Post Office Boxes: one dedicated for Class Members to submit letters, inquiries, and Claim Forms; and one dedicated strictly to receive Objections and Opt-Out requests. The deadline for Self-Funded Entity Accounts to object to or request exclusion (opt out) from the Settlement in response to the Supplemental Notice was May 2, 2022. As of May 10, 2022, JND has received 39 timely exclusion requests and 0 timely objections from Self-Funded Entity Accounts related to the Supplemental Notice. Attached as Exhibit G is a list of timely and valid exclusion requests.

### **IV. CONCLUSION**

28. In my opinion, the Supplemental Notice Plan as described herein provided the best notice practicable for Self-Funded Entity Accounts and is consistent with other similar court-approved best notice practicable notice programs, Rule 23 of the Federal Rules of Civil Procedure,

and the FJC's guidelines for Best Practicable Due Process notice. The Supplemental Notice Program was designed to reach as many Self-Funded Entity Accounts as practicable and provide them with the opportunity to learn more about their opt-out and objection rights.

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Executed on May 10, 2022, in Seattle, Washington.



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JENNIFER M. KEOUGH

**- EXHIBIT A -**

A federal court authorized this  
**SUPPLEMENTAL NOTICE**.



**Additional Information for  
Self-Funded Entity  
Accounts affected by the  
\$2.67 billion Blue Cross  
Blue Shield Settlement**

*Para una notificación en español,  
visite [www.BCBSsettlement.com/espanol](http://www.BCBSsettlement.com/espanol)*

**Questions? Call (888) 681-1142 or  
Visit [www.BCBSsettlement.com](http://www.BCBSsettlement.com)**

Blue Cross Blue Shield Settlement  
c/o JND Legal Administration  
P.O. BOX 91390  
Seattle, WA 98111

Self-Funded Entity Account Class Member Name  
Self-Funded Entity Account Class Member Address  
Self-Funded Entity Account Class Member City/State/ZIP

**Why did I receive this SUPPLEMENTAL NOTICE?**

A federal court authorized that this SUPPLEMENTAL NOTICE be sent to you. Class Representatives ("Plaintiffs") and the Blue Cross Blue Shield Association ("BCBSA") and Settling Individual Blue Plans (together with BCBSA, "Settling Defendants") reached a settlement in a class action antitrust lawsuit called *In re: Blue Cross Blue Shield Antitrust Litigation MDL 2406*, N.D. Ala. Master File No. 2:13-cv-20000-RDP (the "Settlement").

This SUPPLEMENTAL NOTICE is to inform you that Blue Cross and/or Blue Shield Self-Funded Entity Accounts that choose to opt out of the Settlement Damages Class will not receive any individualized injunctive relief under the Settlement (i.e., Opt Outs cannot qualify under the Settlement for the right to request a Second Blue Bid), but can seek individualized injunctive relief in their own lawsuit.

The Settling Parties jointly agree that the Second Blue Bid relief reflected in Paragraph 15 of the Settlement Agreement is divisible injunctive relief under Federal Rule of Civil Procedure 23(b)(3) and the Settlement Agreement.

This Notice advises you that Self-Funded Entity Accounts have until **May 2, 2022** to opt out from the Settlement Damages Class. Opting out means that you will not be able to receive monetary damages or individualized injunctive relief under the Settlement. If you opt out and previously filed a claim, your claim will be automatically withdrawn. If you opt out, you will maintain your right to sue or continue to sue Settling Defendants for monetary damages and individualized injunctive relief related to the claims in this case.

**Who is affected?**

You may be affected if you are a Self-Funded Entity Account that purchased or were enrolled in a Blue Cross or Blue Shield administrative services plan at any point between September 1, 2015 and October 16, 2020. Self-Funded Entity Accounts encompass any account, employer, health benefit plan, ERISA plan, non-ERISA plan, or group that purchased, were covered by, participated in, or were enrolled in a Self-Funded Health Benefit Plan from September 1, 2015 through October 16, 2020.

Self-Funded Entity Accounts **do not** include sponsors, administrators, fiduciaries, or members of a Self-Funded Account.

**What are my options?**

**Stay in the Settlement Classes:** If you stay in the Settlement Classes, you will be bound by the Settlement. The deadline to file a claim has already passed. If you already filed a valid and timely claim, you may receive a cash benefit. You may also check your eligibility to request a Second Blue Bid at [www.BCBSsettlement.com/secondbluebid](http://www.BCBSsettlement.com/secondbluebid).

**Opt Out or Exclude Yourself:** If you opt out or exclude yourself from the Settlement Damages Class, you will not receive any of the benefits of the Settlement Damages Class, including a distribution from the Settlement Fund or individualized injunctive relief, including the right to request a Second Blue Bid, under the Settlement. As an opt-out, you will keep your right to sue Settling Defendants for monetary damages and individualized injunctive relief related to the claims in this case. Whether such a remedy is merited will depend on the individual business and fact circumstances surrounding your individual claim. Divisible injunctive relief may include the right to pursue in litigation more than one Blue bid based upon a claimant's individual business and the facts and circumstances of the individual claims. However, you may not request indivisible injunctive or declaratory relief, as the relief pursued by you may not undermine or infringe on the Rule 23(b)(2) indivisible injunctive relief or (b)(2) release approved by the court. As a member of the Rule 23(b)(2) Injunctive Relief Class, you will be precluded from pursuing indivisible declaratory or injunctive relief to the extent claims for those remedies are released under the Settlement Agreement. If you opt out and you previously filed a claim, your claim will automatically be withdrawn. If you previously opted out and you want to now remain in the Settlement Damages Class, you must withdraw your opt out request.

To learn how to object, opt out, or withdraw your opt out request go to [www.BCBSsettlement.com](http://www.BCBSsettlement.com). You must mail or email your objection, opt out request, or your request to withdraw your opt out so that it is postmarked or received by **May 2, 2022**.

**Object to Supplemental Notice and/or Supplemental Notice Plan:** If you do not exclude yourself from the Settlement Damages Class, you may object to this Supplemental Notice and/or the Supplemental Notice Plan filed with the Court. Given all Class Members' prior opportunity to object, no other objections are permitted at this time.

— Please Do Not Contact The Court Regarding This Notice. —

**QUESTIONS? Visit [www.BCBSsettlement.com](http://www.BCBSsettlement.com), email [info@BCBSsettlement.com](mailto:info@BCBSsettlement.com), call (888) 681-1142, or write Blue Cross Blue Shield Settlement c/o JND Legal Administration, P.O. Box 91390, Seattle, WA 98111.**



*Carefully separate this Address Change Form at the perforation*

Name: \_\_\_\_\_

Current Address: \_\_\_\_\_  
\_\_\_\_\_

Place  
Stamp  
Here

**Address Change Form**

To make sure your information remains up-to-date in our records, please confirm your address by filling in the above information and depositing this postcard in the U.S. Mail.

JND Legal Administration  
Attn: Blue Cross Blue Shield Settlement  
P.O. BOX 91390  
Seattle, WA 98111

**- EXHIBIT B -**

To: [Self-Funded Entity Account Class Member Email Address]  
From: Blue Cross Blue Shield Claims Administrator (Notice@BCBSsettlement.com)  
Subject: UPDATED Blue Cross Blue Shield Settlement Notice

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Dear [Self-Funded Entity Account Class Member Name]:



## **SUPPLEMENTAL NOTICE**

### **Additional Information for Self-Funded Accounts affected by the \$2.67 billion Blue Cross Blue Shield Settlement**

*Para una notificación en español, visite [www.BCBSsettlement.com/espanol](http://www.BCBSsettlement.com/espanol)*

A federal court authorized that this SUPPLEMENTAL NOTICE be sent to you.

Class Representatives ("Plaintiffs") and the Blue Cross Blue Shield Association ("BCBSA") and Settling Individual Blue Plans (together with BCBSA, "Settling Defendants") reached a settlement in a class action antitrust lawsuit called *In re: Blue Cross Blue Shield Antitrust Litigation MDL 2406*, N.D. Ala. Master File No. 2:13-cv-20000-RDP (the "Settlement").

This SUPPLEMENTAL NOTICE is to inform you that Blue Cross or Blue Shield Self-Funded Entity Accounts that choose to opt out of the Settlement Damages Class will not receive any individualized injunctive relief under the Settlement, but can seek individualized injunctive relief in their own lawsuit.

The Settling Parties jointly agree that the Second Blue Bid relief reflected in Paragraph 15 of the Settlement Agreement is divisible injunctive relief under Federal Rule of Civil Procedure 23(b)(3) and the Settlement Agreement.

To determine if you qualify to request a Second Blue Bid under the Settlement, check your eligibility at [www.BCBSsettlement.com/secondbluebid](http://www.BCBSsettlement.com/secondbluebid).

This Notice advises you that Self-Funded Entity Accounts have until **May 2, 2022** to opt out from the Settlement Damages Class. Opting out means that you will not be able to receive monetary damages or individualized injunctive relief under the Settlement. If you opt out and previously filed a claim, your claim will be automatically withdrawn. If you opt out, you will maintain your right to sue or continue to sue Settling Defendants for monetary damages and individualized injunctive relief related to the claims in this case.

## Who is affected?

You may be affected if you are a Self-Funded Entity Account that purchased or were enrolled in a Blue Cross and/or Blue Shield administrative services plan at any point in time between September 1, 2015 and October 16, 2020.

Self-Funded Entity Accounts encompass any account, employer, health benefit plan, ERISA plan, non-ERISA plan, or group that purchased, were covered by, participated in, or were enrolled in a Self-Funded Health Benefit Plan from September 1, 2015 through October 16, 2020. Self-Funded Entity Accounts **do not** include sponsors, administrators, fiduciaries, or members of a Self-Funded Account. A Self-Funded Health Benefit Plan is any Commercial Health Benefit Product other than Commercial Health Insurance, including administrative services only ("ASO") contracts or accounts, administrative services contracts or accounts ("ASC"), and jointly administered administrative services contracts or accounts ("JAA").

## What are my options?

**Stay in the Settlement Classes:** If you stay in the Settlement Classes, you will be bound by the Settlement. The deadline to file a claim has already passed. If you already filed a valid and timely claim, you may receive a cash benefit. You may also check your eligibility to request a Second Blue Bid at [www.BCBSsettlement.com/secondbluebid](http://www.BCBSsettlement.com/secondbluebid).

**Opt Out or Exclude Yourself:** If you opt out or exclude yourself from the Settlement Damages Class, you will not receive any of the benefits of the Settlement Damages Class, including a distribution from the Settlement Fund or individualized injunctive relief, including the right to request a Second Blue Bid, under the Settlement. As an opt-out, you will keep your right to sue Settling Defendants for monetary damages and individualized injunctive relief related to the claims in this case. Whether such a remedy is merited will depend on the individual business and fact circumstances surrounding your individual claim. Divisible injunctive relief may include the right to pursue in litigation more than one Blue bid based upon a claimant's individual business and the facts and circumstances of the individual claims. However, you may not request indivisible injunctive or declaratory relief, as the relief pursued by you may not undermine or infringe on the Rule 23(b)(2) indivisible injunctive relief or (b)(2) release approved by the court. As a member of the Rule 23(b)(2) Injunctive Relief Class, you will be precluded from pursuing indivisible declaratory or injunctive relief to the extent claims for those remedies are released under the Settlement Agreement.

If you opt out and you previously filed a claim, your claim will automatically be withdrawn. If you previously opted out and you want to now remain in the Settlement Damages Class, you must withdraw your opt out request.

**Object to Supplemental Notice and/or Supplemental Notice Plan:** If you do not exclude yourself from the Settlement Damages Class, you may object to this Supplemental Notice and/or the Supplemental Notice Plan filed with the Court. Given all Class Members' prior opportunity to object, no other objections are permitted at this time.

### How do I exclude myself from the Settlement Damages Class?

If you do not want to receive the monetary damages benefits or the individualized injunctive relief under the Settlement, or if you wish to pursue your own separate lawsuit against Settling Defendants for monetary damages or individualized injunctive relief, you must exclude yourself from the Settlement Damages Class. This requires submitting a written request to the Claims Administrator stating your intent to exclude yourself from the Settlement Damages Class.

Your Exclusion Request must include the following: (a) the name of your business, address, and telephone; (b) a statement that your business wants to be excluded from the Settlement Damages Class in *In re: Blue Cross Blue Shield Antitrust Litigation*; and (c) your personal, physical signature (electronic signatures, including DocuSign, or PDF signatures are not permitted and will not be considered personal signatures). Requests signed solely by your lawyer are not valid.

You must mail or email your Exclusion Request, postmarked or received by **May 2, 2022** to:

Blue Cross Blue Shield Antitrust Litigation  
c/o JND Legal Administration – Exclusion Dpt.  
PO Box 91393  
Seattle, WA 98111  
or [info@BCBSsettlement.com](mailto:info@BCBSsettlement.com)

If you opt out of the Settlement Damages Class and you previously filed a claim, your claim will automatically be withdrawn.

### What if I already filed an exclusion?

If you already opted out of the Settlement Damages Class and you want to remain opted out, you do not need to do anything at this time.

If you already opted out of the Settlement Damages Class, but you want to remain in the Settlement Damages Class, you must notify the Claims Administrator that you would like to withdraw your opt out request. To withdraw your opt out request please send a letter that includes the following: (a) the name of your business, address, and telephone; (b) a statement that you would like to withdraw your exclusion request from the Settlement Damages Class in *In re: Blue Cross Blue Shield Antitrust Litigation*; and (c) your personal,

physical signature (electronic signatures, including Docusign, or PDF signatures are not permitted and will not be considered personal signatures).

Your request to withdraw your opt out must be mailed or emailed so that it is postmarked or received by **May 2, 2022** to:

Blue Cross Blue Shield Antitrust Litigation  
c/o JND Legal Administration – Exclusion Dpt.  
PO Box 91393  
Seattle, WA 98111  
or [info@BCBSsettlement.com](mailto:info@BCBSsettlement.com)

## How do I object to the Supplemental Notice and/or the Supplemental Notice Plan?

If you have not excluded yourself from the Settlement Damages Class, you may object to this Supplemental Notice and/or the Supplemental Notice Plan filed with the Court. Given all Class Members' prior opportunity to object, no other objections are permitted at this time.

To object, you must send a letter or other written statement saying that you object to the Supplemental Notice and/or the Supplemental Notice Plan in *In re: Blue Cross Blue Shield Antitrust Litigation* and the reasons why you object. Please include:

- The name of the Action – *In re: Blue Cross Blue Shield Antitrust Litigation*
- Description of your objections, including any applicable legal authority and any supporting evidence you wish the Court to consider;
- Your full name, address, email address, telephone number, and the plan name under which Blue Cross Blue Shield coverage was provided and dates of such coverage;
- The identity of all counsel who represent you, including former or current counsel who may be entitled to compensation for any reason related to the objection, along with a statement of the number of times in which that counsel has objected to a class action within five years preceding the submission of the objection, the caption of the case for each prior objection, and a copy of any relevant orders addressing the objection;
- Your (and your attorney's) signature on the written objection; and
- A declaration under penalty of perjury that the information provided is true and correct.

Do not send your written objection to the Court or the judge. Instead, mail the objection to the Claims Administrator with copies to Co-Lead Counsel and Counsel for Settling Defendants at the addresses listed below. Your objection must be mailed so that it is postmarked by **May 2, 2022** to:

**Claims Administrator:**  
Blue Cross Blue Shield  
Settlement  
c/o JND Legal  
Administration  
PO Box 91393  
Seattle, WA 98111  
(888) 681-1142

**Plaintiffs' Co-Lead Counsel:**  
Blue Cross Blue Shield  
Settlement  
c/o Michael D. Hausfeld  
Hausfeld LLP  
888 16th Street NW, Suite 300  
Washington, DC 20006  
(202) 849-4141  
BCBSsettlement@hausfeld.com

**Counsel for Settling Defendants:**  
Dan Laytin  
Kirkland & Ellis LLP  
300 N. LaSalle St.  
Chicago, IL 60657  
(312) 862-4137  
BCBSsettlement@kirkland.com

Blue Cross Blue Shield  
Settlement  
c/o David Boies  
Boies Schiller Flexner LLP  
333 Main Street  
Armonk, NY 10504  
(888) 698-8248  
BCBS-Settlement@bsflp.com

■ Please Do Not Contact The Court Regarding This Notice. ■

## Questions?



Visit [www.BCBSsettlement.com](http://www.BCBSsettlement.com), or email [info@BCBSsettlement.com](mailto:info@BCBSsettlement.com),



call (888) 681-1142, or



write *Blue Cross Blue Shield Settlement* c/o JND Legal Administration,  
P.O. Box 91390, Seattle, WA 98111.

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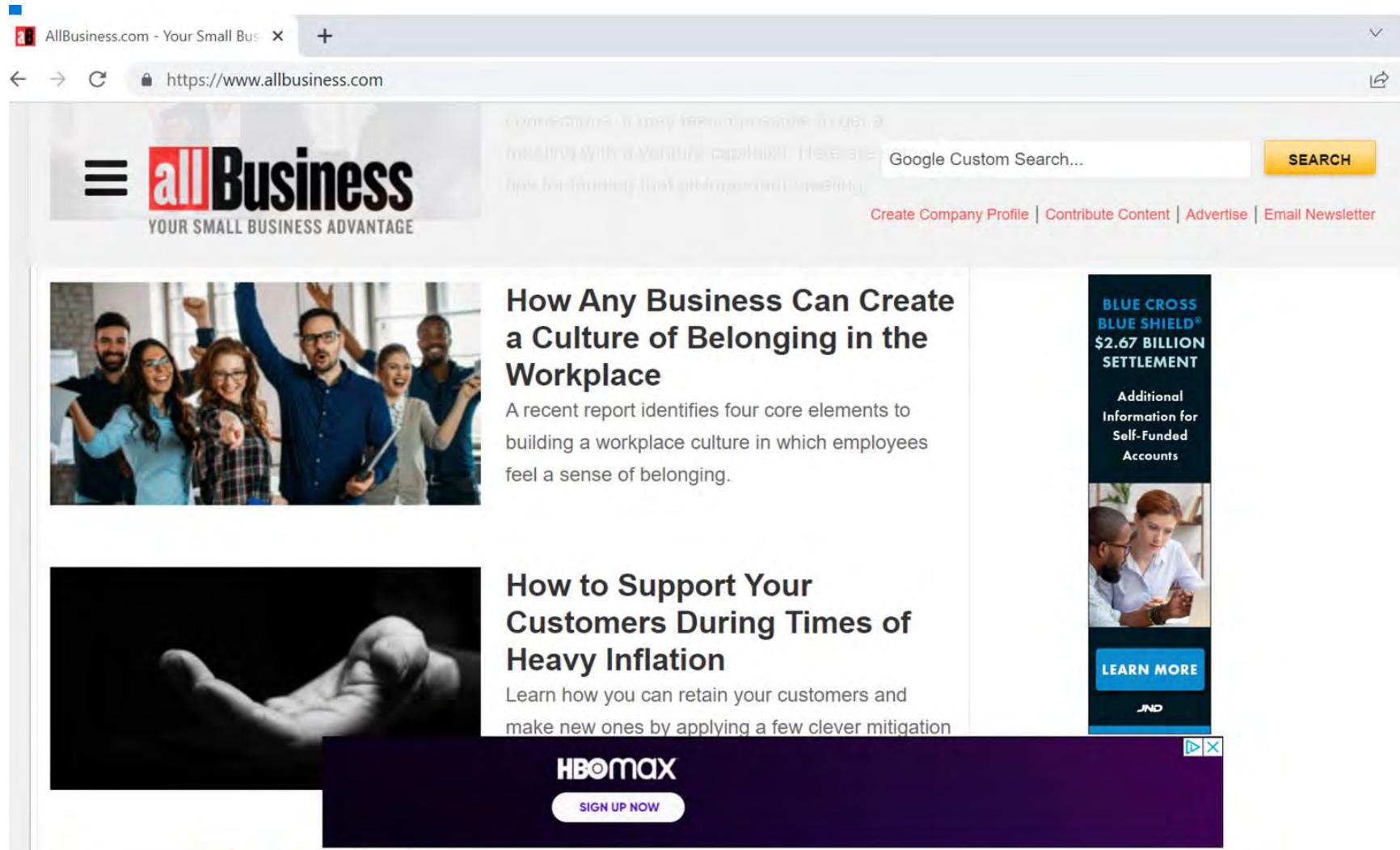
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**Biden Targets Russian Banks In 'First Tranche' Of U.S. Sanctions**

By **Derek Saul** Forbes Staff

The new sanctions come as Russia threatens to send troops into two eastern Ukrainian separatist states, which President Joe Biden called the "beginning of a Russian invasion of Ukraine."

  
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owns the GM building, declined to comment. (Bloomberg LP, the parent company of Bloomberg News, has been a longtime participant in the NYPD paid detail program.)



The program's two biggest years in New York have coincided with a pandemic increase in certain categories of violent crime. Crime in the city has plummeted over the past two decades to historic lows, but the pandemic brought annual



**- EXHIBIT D -**

# SHRM's HR Daily

March 3, 2022



## How One Company Is Assisting Its Employees in Ukraine

CEO Vladimir Gendelman spoke about his organization's efforts to keep employees who live in Ukraine safe and provide for their needs during the current crisis.

### Business Leaders Can Support Employees Affected by the Crisis

Russia's invasion of Ukraine has many people on edge. Some of your employees are likely feeling saddened and shocked, while images of war may be triggering personal trauma for veterans, refugees and immigrants. Here are five steps to consider in supporting employee mental health and well-being during this difficult time.

For news and resources on assisting employees in Ukraine and other high-risk areas, visit SHRM's [Navigating International Crises Resource Page](#).

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### Empower managers to inspire higher performance



From increased engagement to decreased turnover, employee recognition has a dramatic impact on key business metrics. It also helps people leaders inspire the individuals they manage.

[Discover 11 ways employee recognition builds better managers.](#)

## MORE FROM SHRM ONLINE



### The Evolving Executive

The past century has seen the role of America's chief executive officers morph from top-down, demanding ruler into political leader who represents the company's public image. Today's CEO is more likely to move fast and make big decisions—and leave the company after a few years—than the more patriarchal CEOs of the past. So what's required of today's executives? What will be required in the years to come?

### Consider Social Determinants of Health When Offering Benefits

Understanding how social factors—such as where employees live and what food they have access to—affect workers' health and well-being can help employers determine if they're offering the right benefits.

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### New Hire Paperwork Checklist



An employee's first day at a new job involves meeting new people, learning new tasks – and paperwork. Ensure you provide all required paperwork to your new hires using our checklist, detailing all major paperwork categories from payroll to benefits documents.

[Download This Guide From XpertHR Now](#)

## President Biden Calls for Passage of Equality Act to Advance LGBTQ Rights

In his State of the Union address, President Joe Biden implored Congress to pass the Equality Act, a bill that would amend the Civil Rights Act of 1964 to add LGBTQ protections. In 2021, the House approved the legislation. The bill has since remained with the Senate Judiciary Committee.

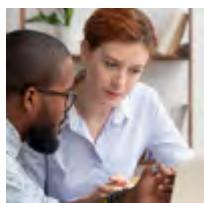
## Employee-Generated Videos: Not Just for Recruiting Anymore

New video-creation platforms and apps have made producing and distributing employee-generated videos easier and more affordable than ever, leading some HR and recruiting functions to use video in areas like career development, internal communications, learning and culture building.

## Tolling of Plan Deadlines Extended Again Due to the Pandemic

The Biden administration's extension of the COVID-19 "national emergency" means certain benefit plan deadlines could continue to be tolled up to another year, or until 60 days from the declared end of the emergency.

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# SHRM WEBCASTS COMING SOON

## Unlocking the Full Potential of Financial Wellness Benefits

March 8, 2 p.m. ET / 11 a.m. PT

**Sponsor:** Morgan Stanley at Work

To better understand how financial wellness needs have evolved during the current crisis, Morgan Stanley at Work partnered with SHRM to conduct the first Financial Wellness survey of HR professionals and working and unemployed Americans. This program dives into the results and examines the future of workplace financial wellness benefits. Attendees will learn about the current state of financial well-being in America, the impact of financial well-being on mental health, the need for personalization of financial wellness benefits and much more!

## Recruiting 2022: The Worst of Times, the Best of Times

March 9, 2 p.m. ET / 11 a.m. PT

**Sponsor:** Software Advice

If you are involved in recruiting, there are seismic changes ahead for you, just as there have been for the past couple of years. Because of hybrid work, recruiting now takes place on a national scale. In this program, recruiting veteran Tim Sackett will help you rethink your

## SHRM's HR Daily

March 9, 2022



### Following Ukraine Invasion, Russian-American Workers Are Being Harassed

Some Russian-American employees in the U.S. are being discriminated against and harassed based on their national origin following Russia's invasion of Ukraine, creating the potential for employee discrimination claims.

For news and resources on assisting employees in Ukraine and other high-risk areas, visit [SHRM's Navigating International Crises Featured Resource Page](#).

### Employment, Income Low for People with Prior Convictions

Individuals convicted of a felony often have trouble reintegrating into society. Several recent reports show that people with an arrest or criminal conviction earn less and struggle to find employment. However, research suggests that employment greatly reduces recidivism among people who were formerly incarcerated.

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## MORE FROM SHRM ONLINE



### OSHA Ramps Up Inspections of Health Care Facilities that Treat COVID-19 Patients

The Occupational Safety and Health Administration (OSHA) announced that it was increasing inspections of hospitals and nursing care facilities that treat COVID-19 patients. OSHA will expand its presence in health care facilities through June 9.

For news and advice on handling COVID-19 in the workplace, visit [SHRM's Coronavirus Resource Hub Page](#), as well as our [COVID-19 Vaccination Featured Resource Page](#).

### A Q&A with Jim Link, SHRM's New CHRO

Jim Link, SHRM-SCP, recently accepted the CHRO position at SHRM, the world's largest trade association of HR professionals. We asked him to share his thoughts on effective management, as well as on a range of key issues facing HR professionals today.

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### Enhance Your Employee Rewards Program

Giving employees rewards they want when they excel, meet wellness goals, or achieve company milestones drives company success and supports employee retention. This free guide offers actionable tips to take your rewards program to the next level.

[Read now](#)

### 12 Ways Companies Are Boosting Their DE&I Efforts

A dozen companies share the ways their organizations work to increase diversity, equity and inclusion (DE&I) among their workforces.

### A Strong Culture Requires Ethical Leadership

In recognition of the importance of ethical leadership, the William G. McGowan Charitable Fund, in partnership with SHRM, is pleased to announce the first-ever Ethical Leader of the Year Award, to be presented by the William G. McGowan Charitable Fund at the opening session of the SHRM Annual Conference & Expo 2022 in New Orleans on June 12. Nominations are open.

### William W. Spencer III Joins SHRM EPAC

William W. Spencer III, SHRM-CP, is among the five new members of the Emerging Professionals Advisory Council (EPAC) for SHRM.

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## COURT REPORT

### **Whistleblower Claims Failed Because ER Doctor Was an Independent Contractor**

An emergency room physician's claim alleging retaliation for reporting a violation of law failed because she was an independent contractor rather than an employee of the defendant and thus not protected.

### **Employer Can Request FMLA Recertification After Employee Extends Leave**

Tyson Foods Inc. did not violate the Family and Medical Leave Act (FMLA) when it required an employee—who had previously been certified for four to five days of consecutive leave at a time—to provide a doctor's recertification after he took 16 consecutive days off.

## SHRM WEBCASTS COMING SOON

### **[The Top 5 Myths About the Future of Work Debunked](#)**

March 17, noon ET / 9 a.m. PT

#### **Sponsor: Workhuman**

Several workforce trends, including record-high quit rates and more employees feeling like they're languishing, are fueling a renewed urgency around human connection at work. In this program, we will share key findings from Workhuman's new study of 2,268 full-time workers across various industries and company sizes. You will learn about some of the most common myths about the state of human connection at work and why they are holding businesses back.

### **[Big Changes to 'Ban-the-Box' Legislation](#)**

March 18, 2 p.m. ET / 11 a.m. PT

#### **Sponsor: Accurate**

As "ban-the-box" legislation continues to become more common in employment law, it's more important than ever for employers to keep up with the ever-changing landscape. Register for the "Ban the Box Update + Bonus Workshop: How to Conduct an Individualized Assessment" webinar to learn about the latest news in ban-the-box and criminal history laws. In addition, legal experts will provide an in-depth workshop on how to conduct individualized assessments of criminal records.

### **[Health Care Cost Secrets from an Investigative Journalist: An Employer's Inside Guide to Cost Savings](#)**

March 21, noon ET / 9 a.m. PT

#### **Sponsor: Nava**

Each year, HR is forced to make tough decisions, bring increased costs to the C-suite and explain to employees why their out-of-pocket costs for health care continue to rise. In this program, we will share tactical tips to help HR leaders take back control of health care costs and empower both their employees and organizations. You'll learn why the status quo health plan may be hurting your employees (and how you can fix it), tips to help your employees achieve large savings when receiving health care services and more.

### **[2022 Trends in the Benefits Landscape](#)**

March 22, 2 p.m. ET / 11 a.m. PT

#### **Sponsor: Care.com**

In this webcast, you will learn more about the findings of the annual *Future of Benefits Report* released by Care.com and discuss what it tells us about the benefits landscape going forward. You'll learn about the direct connection between care benefits and increasing productivity, retaining top talent and supporting the needs of a diverse workforce; year-over-year trends in benefits priorities as COVID-19-related benefits investments become a permanent fixture in the workforce; and more.

### **[Is the Career Path Dead? Why Equipping Managers as Career Guides Is Key to Retaining Your Best People](#)**

March 23, 4 p.m. ET / 1 p.m. PT

#### **Sponsor: Cornerstone**

People want to work for organizations where they can expand their opportunities, learn new skills and advance their future prospects. In this program, we will share valuable insights into the importance of embracing a career journey in lieu of a traditional career path. You'll learn why equipping managers to be career guides is a powerful way to engage and retain talent. A career guide helps employees chart their course and get equipped for the professional journey.

## HR JOB OF THE DAY

Need to hire highly qualified HR candidates or looking to move your own HR career

forward? SHRM HR Jobs can help you reach your goals by connecting top employers with premier HR professionals. Now more user-friendly and with new features added, like the ability to filter candidates by SHRM credentials. [Visit SHRM HR Jobs to learn more.](#)

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## USEFUL LINKS

- [SHRM webcast on March 17: Caregiving in 2022: How Employers Can Help](#)
- [Try Again on This HR Quiz: Do You Have a Mental-Health-Friendly Workplace?](#)
- [Improve Your Score on This HR Quiz: How Well Do You Know the Fair Credit Reporting Act?](#)

## FEATURED WHITE PAPERS



### Annual 401(k) Poll for HR

OFFERED BY: THE  
401(k) PLAN COMPANY

Written from the point of view of the employer, participant and 401(k) provider communities, this poll's insights usher in world-changing remote-workforce technology, the elimination of tedious administrative tasks for employers, and one or two tweaks for the investment menu and plan design.

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### Building an Adaptive HCM Compliance Strategy

OFFERED BY: ADP

Explore how to implement a knowledge-driven, technology-enabled strategy for human capital management (HCM) compliance and navigate the constant waves of change. With a proactive approach, you can shift effort from simply meeting compliance obligations to driving opportunities.

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*A weekly recap of news and analysis for benefits and HR executives.*

## Top News

### Burnout and resignations are rampant in HR. What leaders need to know

As HR leaders deal with massive amounts of burnout among their employees, they're feeling the effects themselves—and starting to look for new jobs.

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### Create Meaningful Connections To Enhance Your Organization's Culture

In this guide, HR Leaders will learn ways to improve employee social connections, while reducing loneliness and creating a healthier company culture. [Learn more >>](#)

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### From better benefits to higher pay, employers are upping the ante on talent

Companies are employing several tactics targeting financial health as they combat the Great Resignation, the pandemic and record-high inflation all at once.

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### Mental health, addiction go hand in hand—and COVID is making both worse

Employers have a role to play in talking about and treating the problem, says HBLC speaker Cheryl Brown Merriwether of the International Center for Addiction and Recovery Education.

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## UPCOMING WEBINAR

### Avoid year two of the Great Resignation

Join Dr. Natalie Baumgartner from Achievers as she discusses why two-thirds of employees still have one foot out the door, signaling another year of high turnover for employers. [Register here >>](#)

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### Number of the day: compensation changes

As employers aim to keep workers from heading for the door, they're already forecasting higher salary increases than just a few months ago.

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## 8 ways behavioral economics can drive mental healthcare adoption

EAPs alone are not enough to address employees' plummeting mental health.

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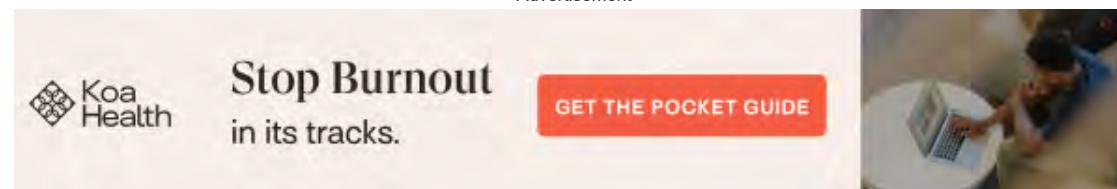
## Why empathy isn't over: 'Ignore it at your peril,' CHRO warns

Empathy in today's workplace goes well beyond understanding others' emotions and is closely connected to worker productivity and organizational success.

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Investment in new payroll solutions could be well worth it when it comes to employee satisfaction.

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### Set your company apart by offering caregiver benefits

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### What's ahead for benefits policy this year?

Expect moves on prescription drug costs, mental health and more, says American Benefits Council President and HBLIC keynoter Jim Klein.

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### Why health equity efforts may be the next big employer trend

It's becoming a bigger priority among organizations, says HBLIC speaker and Optum Chief Health Officer Seth Serxner.

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### What if your employees could use PTO for personal needs and causes?

PTO Exchange is the first benefits platform that allows employees to self-direct the value of unused vacation towards retirement, student loans, emergency cash, discounted travel, donations and more. [Learn more >>](#)

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## UPCOMING WEBINAR

### How Buzzfeed uses inclusive family benefits to advance their DE&I goals

Attend Maven Clinic's March 22 webinar for a conversation about supporting all families and all paths to parenthood through inclusive benefits and culture.

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### Mental health, addiction go hand in hand—and COVID is making both worse

Employers have a role to play in talking about and treating the problem, says HBLC speaker Cheryl Brown Merriwelther of the International Center for Addiction and Recovery Education.

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### Number of the Day: better employee apps

This HR Tech Virtual speaker explains why he thinks a conversational UX for benefits can be a game-changer.

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### 5 of the biggest benefits trends coming this year

From a renewed focus on physical wellness to more lifestyle perks, this is what experts see on the horizon.

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By Paola Peralta 3 min read

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## ***Over half of teachers want to quit from burnout***

By Paola Peralta 2 min read

Returning to the classroom didn't solve any of the educator's problems. It introduced new ones. [Read story →](#)

## ***How this telehealth app is establishing lasting relationships between doctors and patients***

By Deanna Cuadra 4 min read

*Dr. Heather Towery, chief medical officer at Eden Health, explores how virtual care and navigation can allow doctors to better know and care for their patients. [Read story →](#)*

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## **10 jobs with the biggest salary increases amid the great resignation**

*By Deanna Cuadra*

*Waiters and software developers alike are bound to see substantial salary increases in 2022 as employers struggle to win back talent. [Read story →](#)*

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## **10 states where employers are having the hardest time hiring**

*By Shelby Rosenberg*

*WalletHub's latest report spotlights job opening rates, and the locales where employers are struggling to secure talent. [Read story →](#)*

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### 10 ways employees spent their time during the pandemic

By Alyssa Place

From meetings to child care to taking some well-deserved naps, here's how employees have been spending their time during the past two years of the pandemic. [Read story →](#)



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In a tough talent market, what attracts employees, and what makes them stay? Hear from business leaders and their team members about what drives their operations to new levels of success and happiness. [Listen here! →](#)

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### Wall Street bankers are returning to offices remade to fit hybrid work

By Jennifer Surane, Katherine Doherty and Natalie Wong 5 min read

As return-to-office plans accelerate — with hopes they will stick this time — many bosses are embracing new setups and perks meant to evoke the comforts of home. [Read story →](#)

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## Why 'thank you' goes a long way towards keeping your employees

By Catrin Lewis 3 min read

On Employee Appreciation Day, get creative in how you show workers gratitude. [Read story →](#)



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## Why the stigma surrounding career breaks is harmful to women

By Paola Peralta 4 min read

Despite half of hiring managers believing that career breaks are becoming more common, one in five would decline an applicant if they had an extended gap on their resume. [Read story →](#)

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## Long story short: How technology continues to move healthcare innovations forward

By Alyssa Place

Healthcare continues to be influenced by digital innovations that are helping bring more care and better outcomes to employees. [Read story →](#)

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# Pulling back the curtain: PBM games and their cost to employers.

March 10, 2022  
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## Tired of MSK claims being a pain in your.....back?

Monday, March 7, 2022 2:00 PM EST

As you look into 2022, MSK remains a huge driver of costs. One in every \$6 spent in healthcare is due to MSK pain issues, and MSK spend remains at the top of the list among employer healthcare costs. [Learn More →](#)

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#### WEB SEMINAR

## Benefits as a strategy for 2022

Thursday, March 24, 2022 11:00 AM EDT



Brianna Creech &lt;brianna.creech@arizent.com&gt;

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## Are your entry-level job requirements keeping candidates from applying?

1 message

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### Are your entry-level job requirements keeping candidates from applying?

By Deanna Cuadra 3 min read

Data from Skynova reveals that job seekers are feeling discouraged, as over half of listings for entry-level positions require at least three years of experience. [Read story →](#)



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### There's an app for that: How this company is helping Gen Z navigate the trade industry

By Paola Peralta 3 min read

Sixty-one percent of young workers believe a skill-based education — including trade

skills — make more sense in a post-pandemic world. [Read story →](#)

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### Amazon labor group isn't giving up on Staten Island union →

Workers organized a demonstration in front of a giant Amazon warehouse in the NYC borough.

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By Shelby Rosenberg 3 min read

New research from Voya explores how simple shifts in language when explaining 401(k) savings options can be the difference between retirement success or stress. [Read story](#)

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## Pandemic pushed more women out of jobs in gender parity setback

By Mumbi Gitau 2 min read

The pandemic's social and economic impact on women will endure after the pandemic.

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## EY, KPMG and PwC are latest to exit Russia on Ukraine war

By Alberto Nardelli 1 min read

Companies are pulling out of Russia in response to the war in Ukraine, concluding that business ties to the country are untenable in the wake of its invasion of Ukraine. [Read story](#)

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## How advisers can better support the financial needs of working women

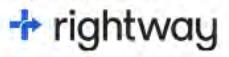
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## RESOURCES

#### WEB SEMINAR

## Looking forward: What benefit leaders are prioritizing in 2022

Tuesday, March 8, 2022 2:00 PM EST

97% of HR leaders report changes in their company's benefits strategy this year, and 52% indicate that those changes are likely to be permanent. In this webinar, we'll dive deep into the findings of the report and discuss what it tells us about the benefits landscape going forward. [Learn More →](#)

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#### WEB SEMINAR

### More benefits, more problems?

Wednesday, April 6, 2022 2:00 PM EDT

How can employers be intentional about offering more without diluting the individual benefits and communications to teams? [Learn More →](#)

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#### REPORT

### Pioneering a successful whole-person strategy: Better outcomes and improved member experience

Case study: Hear how Graco improved clinical outcomes among its employees while reducing the cost of managing its employees' health conditions. [Learn More →](#)

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## 5 DEI benefits that are becoming essential policies for employers

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Wed, Mar 9, 2022 at 6:05 AM

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## FIRST LOOK

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March 9, 2022

Prepared for Brianna

### 5 DEI benefits that are becoming essential policies for employers

By Deanna Cuadra

Baker McKenzie, a multinational law firm, surveyed over 900 diversity and employment leaders to learn what policies are at the forefront of DEI initiatives. [Read story →](#)



### Listen to EBN's new podcast, Perk Up!

In a tough talent market, what attracts employees, and what makes them stay? Hear from business leaders and their team members about what drives their operations to new levels of success and happiness. [Listen here! →](#)

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### To get women back to work, throw out your resume requirements

By Paola Peralta 3 min read

Of candidates hired into senior roles following a more skills-based interview, more than

half were women. [Read story →](#)

## RELATED

### Pandemic pushed more women out of jobs in gender parity setback →

The pandemic's social and economic impact on women will endure after the pandemic.

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## How managers can effectively address resignations while retaining their current talent

By Deanna Cuadra 3 min read

Jill Chapman, a senior performance consultant at Insperity, explains what leaders need to do when a team member resigns. [Read story →](#)



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## Social media has changed the workforce forever. Here's what's next for your business

By Paola Peralta 4 min read

Social media can be a lot of things — including a window into the souls of the very jobs applicants are looking for. [Read story →](#)

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## Payback's a bitch

By Stephanie Schomer

As the talent market heats up, one trending benefit may have near-universal appeal to prospective employees: student loan repayment. [Read story →](#)

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## Social media's vital role in the job hunt: Why LinkedIn may make the difference

By Deanna Cuadra 5 min read

Elizabeth Edouard, product marketing manager at Lucid, explains how social media helped bridge the gap in her latest career pivot. [Read story →](#)

WEB SEMINAR

### Pulling back the curtain: PBM games and their cost to employers.

March 10, 2022  
2 p.m. ET/11 a.m. PT  
Duration: 60 mins

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## RESOURCES

#### WEB SEMINAR

## Providing whole health care in the era of point solutions

Wednesday, March 9, 2022 2:00 PM EST

One core problem with modern healthcare is that it's so siloed. [Learn More →](#)

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**REPORT**

## Pioneering a successful whole-person strategy: Better outcomes and improved member experience

Case study: Hear how Graco improved clinical outcomes among its employees while reducing the cost of managing its employees' health conditions. [Learn More →](#)

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**REPORT**

## The ultimate guide to inclusive family benefits

Download the guide to learn how to evaluate the support you offer to your employees on their family-building journey. [Learn More →](#)

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## 10 Fortune 500 companies with the biggest wage gaps between employees and CEOs

By Paola Peralta

Compensation of the top CEOs has increased 1,322.2% between 1978 to 2020. [Read story](#) →



## Listen to EBN's new podcast, Perk Up!

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## Top 20 hardest-working cities in the U.S.

By Deanna Cuadra

WalletHub ranked the hardest-working cities in the U.S. according to factors like average workweek hours, commute time and leisure time per day. [Read story](#) →

### RELATED

#### **Ukraine outsourcing is a major part of global tech supply chain** →

There are roughly 250,000 technology professionals in the Ukraine — Russia's invasion imperils many of their lives.

## Insurers refuse to pick up bill for billions in opioid claims

By Jeff Feeley 4 min read

Opioid companies agreed to pay more than \$32 billion to help cover costs related to opioid addiction, which has killed an estimated 500,000 Americans over two decades. [Read story →](#)

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## The pandemic is taking a toll on managers' mental health

By Suzanne Woolley 2 min read

Of managers whose direct reports are working remotely, 44% said the hybrid work model had already left them burned out. [Read story →](#)

## To become highly effective producers, advisers should put service before the sale

By Kim Eckelbarger 4 min read

Landing a prospective customer is a lot like dating. Remember that patience in growing relationships is the key to lasting success. [Read story →](#)

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#### Kimpton and Talkspace bring mental health benefits to hospitality workers and hotel guests

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March 16, 2022

Prepared for Brianna

## Time is money: Letting employees turn unused PTO into cash

By Paola Peralta 2 min read

In 2018, American workers failed to use 768 million days of their paid time off — and that discrepancy will only get worse with time. [Read story →](#)



## Shopping for healthcare: How this price transparency scorecard for hospitals can help

By Deanna Cuadra 3 min read

Healthcare cost navigation platform Turquoise Health released a scorecard that tests hospitals' compliance with the Hospital Price Transparency Rule. [Read story →](#)

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People who were bedridden with COVID are at higher risk for depression and anxiety, according to a recent study.

## How to use AI to eliminate bias — not perpetuate it

By Alyssa Place 2 min read

Experts at the annual HR Transform conference in Las Vegas discussed how AI is not immune to implicit bias, and how to recalibrate. [Read story →](#)



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## How to fix your job postings to attract more applicants

By Alyssa Place 2 min read

It's time to rewrite your job posting to get hyper-specific, eliminate buzzwords and reduce implicit bias if you want more responses. [Read story →](#)

## Serious COVID linked to higher risk of depression months later

By Naomi Kresge 1 min read

People who were bedridden with COVID are at higher risk for depression and anxiety, according to a recent study. [Read story →](#)

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## Paving the way for a new era of family care & benefits

Hear how digital family health benefits are reimagining care for employees and the family journey. [Register now →](#)

## MetLife partners with Family First to bring expanded caregiving benefits to employees

By Paola Peralta 2 min read

Over 50 million adults in the U.S. act as caregivers for family members and loved ones. [Read story →](#)

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#### RESOURCES

##### WEB SEMINAR

### Supporting employees wellbeing & resilience through better nutrition

Wednesday, March 16, 2022 2:00 PM EDT

Studies have shown that organizations that value the wellbeing of their employees outperform their goals and deliver up to 3x total returns to shareholders. Learn more in this informative webinar. [Learn More →](#)

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##### WEB SEMINAR

### RFP for impact: How Cardinal Health identified and addressed high spend areas

Thursday, April 7, 2022 2:00 PM EDT

Join Sarah Monley, Benefits Senior Consultant at Cardinal Health and Sarah Callaway, Manager of Alliances at SWORD Health, for a discussion about Cardinal Health's detailed, intense search for the best approaches to supporting their employees and addressing MSK within their workforce. [Learn More →](#)

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##### WEB SEMINAR

### How H&R Block delivers inclusive support for families

Wednesday, April 13, 2022 2:00 PM EDT

The burden placed on working families has never been higher, and each family's needs are diverse and ever-changing - from starting a family, to growing a family, to parenting all ages. Modern benefits leaders are recognizing the value of supporting "whole family health", and the important connection these benefits have to their broader commitments to fostering an inclusive workforce. [Learn More →](#)

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March 17, 2022

Prepared for Rachel

### These 4 second languages are the most sought after by employers

By Paola Peralta

There are now more than 1,700 bilingual remote job listings — a 30% increase from what it was this time two years ago. [Read story →](#)



### How is financial stress impacting employees? 5 things to know

By Deanna Cuadra

A new report from John Hancock reveals why employees may be struggling to meet professional and personal demands. [Read story →](#)

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##### **Silicon Valley tries to disentangle itself from Russian money →**

For venture firms that have accepted funds from Russian investors, de-linking from the country is a thornier imperative.

### Eventbrite and Modern Health share how they're making well-being a priority

By Alyssa Place 2 min read

To help employees stay productive and mentally healthy, leaders need to set the tone that workplace wellness is a priority. [Read story →](#)

## One size does not fit all

Get more benefit options with Life Planning Accounts

## Citigroup to cover worker abortion travel as states limit access

By Jenny Surane 3 min read

Citigroup will cover travel costs for employees seeking abortions. [Read story →](#)

## More employees are retiring before 65. Are they financially prepared?

By Amanda Schiavo 3 min read

Specific, well thought out educational strategies can help the workforce reach their retirement goals. [Read story →](#)

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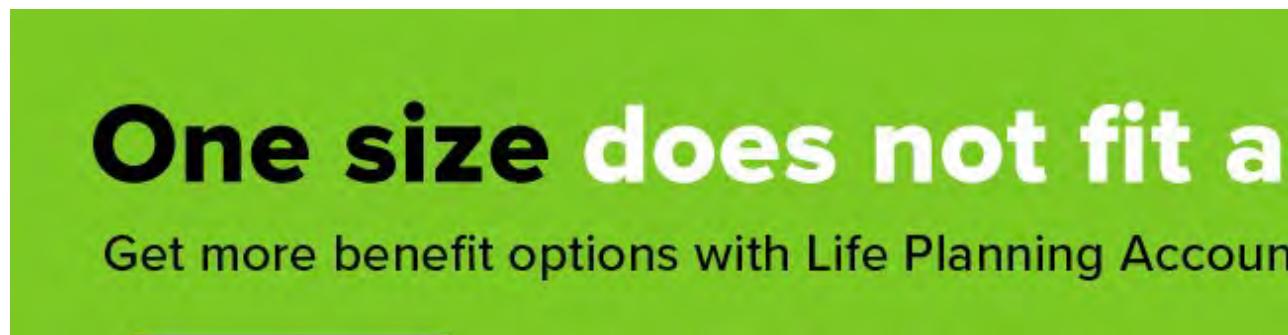
## What's next for family care and digital health benefits

Join us next week to learn how family benefits are changing to meet the needs of your employees. [Register now →](#)

## Do you need a separate CRM from your agency system?

By Wendy Keneipp 3 min read

Advisers who are ready to get serious about their prospecting and marketing efforts are probably ready to consider a separate system to help manage those activities. [Read story →](#)



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## **RESOURCES**

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**WEB SEMINAR**

### **Going beyond checking the DEI box**

Wednesday, March 23, 2022 12:30 PM EDT

How to ensure your benefits align with and amplify your DEI efforts. [Learn More →](#)

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**WEB SEMINAR**

## Fertility & family-forming benefits: 5 common pitfalls and how to ensure success.

Wednesday, March 30, 2022 2:00 PM EDT

Join our genuine conversation to get an insight about the common pitfalls to help you create a guide to approaching fertility and family-forming benefits that meet your talent & DEI goals while avoiding many of the common pitfalls employers face when navigating this important benefit and evaluating potential solutions. [Learn More →](#)

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WEB SEMINAR

## The untold myths of diabetes management

Tuesday, April 12, 2022 2:00 PM EDT

Diabetes continues to grow at alarming rates in the United States. Every day, 1.5 million Americans receive a diabetes diagnosis, joining the 10% of the country already diagnosed. [Learn More →](#)

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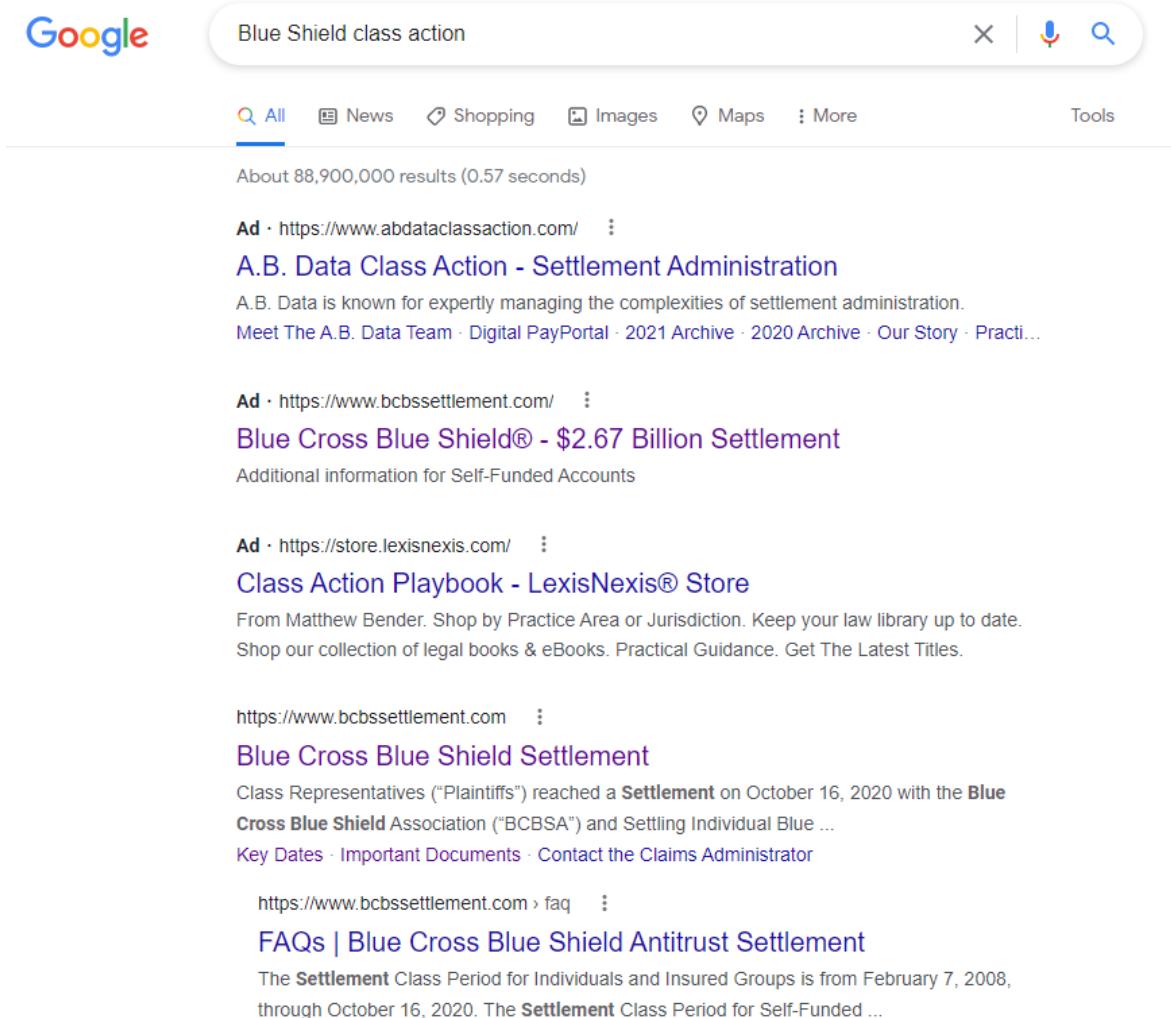
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**- EXHIBIT F -**



## BCBS ASO Supplemental Media Schedule (as of 3.22.22)

ENTITY MEDIA					
WEBSITES	CAMPAIGN DATES	UNIT	ESTIMATED IMPRESSIONS	DETAILS	DELIVERABLES
Business Approved Site List	2/19 – 3/18 (4 weeks)	728x90 300x250 160x600 320x50 970x250	500,000	<ul style="list-style-type: none"> <li>Placement includes: Forbes.com, Yahoo Business, CNBC.com, WJS.com, Entrepreneur.com, BusinessInsider.com, Bloomberg.com, AllBusiness.com</li> </ul>	✓ 518,951 Impressions
LinkedIn	2/19 – 3/18 (4 weeks)	Text Ad	450,000	<p>Target #1:</p> <ul style="list-style-type: none"> <li>Job Seniority: Senior, Manager, Director, VP</li> <li>Member Skills: HR Consulting</li> <li>Member Groups: HR Specialist, HR Professionals, Employee Benefits &amp; HR, Employee Health &amp; Wellness, Insurance</li> <li>Company Industries: Human Resources</li> <li>Job Functions: Human Resources</li> </ul> <p>Target #2:</p> <ul style="list-style-type: none"> <li>CXO, Owner, and Partners</li> </ul> <p>Add post to generic social page with link to case site</p>	✓ 479,296 Impressions
Search Effort	2/19 – 3/18 (4 weeks)	ONE Search Text Ad	NA	<ul style="list-style-type: none"> <li>Keywords</li> </ul>	✓ 26,509 Impressions; 4,073 clicks



E-NEWSLETTERS	CAMPAIGN DATES	UNIT	FREQUENCY	ESTIMATED SENDS	DETAILS	DELIVERABLES
SHRM.org HR Daily E-Newsletter	Thursday, 3/3 and Wednesday, 3/9	Banner Text Ad with Image	2	860,000	<ul style="list-style-type: none"> <li>Issued Monday-Friday</li> <li>430K per send</li> </ul>	✓ 3/3, 3/9 966,269 sends
HR Executive – HREBenefits E-Newsletter	Tuesday, 3/1 and Tuesday, 3/8	Banner – 600x100	2	200,000	<ul style="list-style-type: none"> <li>E-Newsletter banner and Native Content Listings</li> <li>100K per send</li> </ul>	✓ 3/1, 3/8 135,515 sends
Employee Benefit News Wellness E-Newsletter	Thursday, 2/24	TEXT-based, sponsored content ad	1	30,000	<ul style="list-style-type: none"> <li>30K per send</li> </ul>	✓ 2/24 30,093 sends
Employee Benefit News First Look E-Newsletter <sup>1</sup>	Monday, 3/7 Tuesday, 3/8 Wednesday, 3/9 Thursday, 3/10	TEXT-based, sponsored content ad		180,000	<ul style="list-style-type: none"> <li>45,000 per send</li> </ul>	✓ 3/7, 3/8, 3/9, 3/10 187,951 sends
Employee Benefit News First Look E-Newsletter <sup>2</sup>	Wednesday, 3/16 Thursday, 3/17	TEXT-based, sponsored content ad		90,000	<ul style="list-style-type: none"> <li>45,000 per send</li> </ul>	✓ 3/16, 3/117 93,764 sends

<sup>1</sup> Employee Benefit News First Look missed one insertion on 3/11/22. Two additional insertions were placed on 3/16 and 3/17 at no charge as a makegood.

<sup>2</sup> "Makegood Insertions" at no additional cost. Total estimated sends increases 45K

**- EXHIBIT G -**

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USDC Northern District of Alabama, Master File No. 2:13-CV-20000-RDP

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5	BIERLIEN COMPANIES, INC.	MIDLAND	MI
6	CHICAGO AREA I.B. OF T. WELFARE FUND	DOWNERS GROVE	IL
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12	G4S SECURE SOLUTIONS (USA), INC.	JUPITER	FL
13	GENERAL MOTORS COMPANY	DETROIT	MI
14	GENERAL MOTORS LLC	DETROIT	MI
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